Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 46

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):					Name	Name of Joint Debtor (Spouse) (Last, First, Middle)						
ı	Roger	s, Chr	istel <i>F</i>	Aleisha	a							
All Other Names and trade names		e Debtor in the	last 8 years	s (include ma	rried, maider	n All O maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of (if more than one	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-4201						our digits of Soc e than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN		
Street Address of	-		-	e):		Street	t Address of Joi	nt Debtor (No	. & Street, City	, and State):		
943 Olive		Apt # 4	A			_l						
Homewood IL 60430												
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Count	ty of Residence	or of the Prin	cipal Place of I	Business:		
		CO	OK									
Mailing Address	of Debtor (it	f different from	street addre	ess)		Mailin	g Address of Jo	oint Debtor (if	different from s	street address):		
P.O. Box 9				6	0430					60430		
Location of Prince	cipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debt	tor (Form of heck one box)		ı	Nature of Bu		Cha	pter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)		
		Joint Debtors)	☐ Heath	Care Busine	,	-	hapter 7		☐ Chapter	15 Petition for Recognition		
	bit D on page : tion (include	2 of this form s LLC & LLP)	define	e Asset Real ed in 11 U.S.		. _	Chapter 9 Chapter 11		of a Fore	eign Main Proceeding		
	•	S LLO G LLi)	Railro	ad	- 0 - (-	– .	Chapter 12		•	15 Petition for Recognition		
☐ Partners	•			broker nodity Brokei	r		chapter 13		of a Fore	eign Nonmain Proceeding		
(ntities, chec	ot one of the k this box	I	ing Bank				Nature o	of Debts (Check	(one Box)		
and state	e type of ent	tity below.)	☐ Other				■ Debts are primarily consumer □ Debts are primarily business debts.					
				Tax-Exempt theck box, if ap			debts, defined in 11 U.S.C. debts. § 101(8) as "incurred by an					
			. –	r is a tax-exe ization under	•		individual primarily for a personal, family, or household					
			United	d States Cod nue Code).			urpose."	o				
		Filing Fee (Ch				011		Ch	apter 11 Debt	ors		
Filing Fee att	tached	•	Ź				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
□ Filing Footo	ha naid in in	atallmanta (an	بن من ماطممنام	adividuala an	lu\ Must atta		☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
	ation for the	court's consid	leration cert	ifying that the	debtor is		Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
		in installments		. ,		I — !	insiders or affliates) are less than \$2,190,000. Check all applicable boxes:					
Filing Fee wa attach signed		ted (applicable	•		• /		A plan is being filed with this petition.					
-							Acceptances of of creditors, in a			etition from one of more classes § 1126(b).		
Statistical/Adm			ilabla for dia	tribution to	no ocured ore	dtioro				This space is for court use only		
 Debtor estimates that funds will be available for distribution to unsecured credito Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors. 							es paid, there w	vill be no				
Estimated Number	er of Creditor	s						_				
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets		199	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion				
Estimated Liabilit	ies	_	million	million	million	million	million					
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
\$50,000	\$100,000	\$500,000	to \$1	million	million	million	million	ιο ψ ισιποτι	y i billion			

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 46 **Voluntary Petition** Name of Debtor(s) Rogers, Christel Aleisha This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Ross T Brand **Ross T Brand** Dated: 08/12/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for



Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

possession was entered, and

period after the filing of the petition.

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 46

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Rogers, Christel Aleisha

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Christel Aleisha Rogers Christel Aleisha Rogers

Dated: 08/12/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Ross T Brand

Signature of Attorney for Debtor(s)

Ross T Brand

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/12/2009

 * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 08/12/2009 /s/ Christel Aleisha Rogers
Christel Aleisha Rogers



Sign & Date Here

Document Page 5 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers Debtor

Bankruptcy Docket #:

Page 1 of 1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 08/12/2009	Sign & Date
I ce	ertify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district.	11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonal participate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to
	Incapacity. (Defined in 11 U.S.C. \S 109(h)(4) as impaired by reason of mental illness or mental deficiency so of realizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	e accompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 d your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismost not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	y of any debt se. Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the ser days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit of so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize there.]	ounseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assi performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plant the agency no later than 15 days after your bankruptcy case is filed.	sted me in o me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assis performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. certificate and a copy of any debt repayment plan developed through the agency.	sted me in

PFG Record # 439536 B 1D (Official Form 1, Exh.D)(12/08)

Document Page 6 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$253,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$3,095	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$262,976	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$163,491	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,456		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,443		
TOTALS	\$ 256,095 TOTAL ASSETS	\$ 426,467 TOTAL LIABILITIES					

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 7 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christel Aleisha Rogers / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 133,719.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 133,719
State the following:	
Average Income (from Schedule I, Line 16)	\$ 2,455.58
Average Expenses (from Schedule J, Line 18)	\$ 2,443.00
Current Monthly Income (from Form 22A Line 12; or,	\$ 4,274.89

State the following:

Form 22B Line 11; or, Form 22C Line 20)

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,376.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 163,491.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 170,867.00

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 8 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
943 Olive Road 4A Homewood, IL 60430 - (Debtors primary residence)	Fee Simple		\$ 103,000	\$ 109,323
10600 S. Emerald Ave., Chicago IL 60628. Rental property. (SURRENDER)	Fee Simple		\$ 150,000	\$ 153,653

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$253,000.00

B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with Bank of America (3307)		\$	50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: TV, computer, sofa, dining set, table and chairs, large appliances, microwave, 2 beds, dresser		\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	20
06. Wearing Apparel		Necessary wearing apparel.		\$	150
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	75
08. Firearms and sports, photographic, and other hobby equipment.		Hobby equipment		\$	100
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	NONE	Description and Location of Property		H W J C	Current Val Debtor's Inte Property, W Deducting Secured Cla	erest in lithout Any		
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X							
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles.	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
PFG Record # 439536		B6B (Offici	ial For	m 6B) (12/07) Pag	je 2 of 3		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCI	SCHEDULE B - PERSONAL PROPERTY								
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
25. Autos, Truck, Trailers and other vehicles and accessories.									
		2003 Chevrolet Impala with over 170,000 miles.		\$ 1,200					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals	X								
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total (Report also on Summary of Schedules)		\$3,095					

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 12 of 46 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
943 Olive Road 4A Homewood, IL 60430 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 15,000	\$ 103,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with Bank of America (3307)	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			_
Household goods: TV, computer, sofa, dining set, table and chairs, large appliances, microwave, 2 beds, dresser	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 20	\$ 20
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 150	\$ 150
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 75	\$ 75
08. Firearms and sports, photographic, and other hobby equipment.	705 00 5/40 4004/)	D 400	
Hobby equipment	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
25. Autos, Truck, Trailers and other vehicles and accessories.			
2003 Chevrolet Impala with over 170,000 miles.	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 1,200
DEC Decord # 420526	DCC (Office	ial Form 6C) (12)	(07) Page 1 of 2

Document Page 13 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 <u>CitiMortgage Inc.</u> Attn: Bankruptcy Dept. Po Box 9438 Gaithersburg MD 20898 Acct No.: 771534061			Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 150,000 Intention: Surrender *Description: 10600 S. Emerald Ave., Chicago IL 60628. Rental property. (SURRENDER)				\$ 151,053	\$ 1,053
2 Cook County Treasurer's Office Bankruptcy Dept 118 N. Clark Rm 112 Chicago IL 60602 Acct No.: XXX-XX-4201			Dates: 2008 Nature of Lien: Property Taxes Market Value: \$ 150,000 Intention: Surrender *Description: 10600 S. Emerald Ave., Chicago IL 60628. Rental property.				\$ 2,600	\$ 0
3 GMAC Mortgage LLC Attn: Bankruptcy Dept. 3451 Hammond Avenue Waterloo IA 50702 Acct No.: 7655537066			Dates: 2006 Nature of Lien: Mortgage Market Value: \$ 103,000 Intention: Reaffirm 524 (c) *Description: 943 Olive Road 4A Homewood, IL 60430 - (Debtors primary residence)				\$ 109,323	\$ 6,323

Total

\$ 262,976

\$ 7,376

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 14 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 15 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	
1 ADT Security Services Bankruptcy Department 2250 W. Pinehurst Blvd. Addison IL 60101-6100 Acct #: 005730051888			Dates: 2008 Reason:				\$	450

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Equinox Fin. Mgmt. Solutions Bankruptcy Department 2720 S. River Rd., Ste. 4 Des Plaines IL 60018

2	Advocate South Suburban Hosp. Bankruptcy Department 17800 Kedzie Ave. Hazel Crest IL 60429	Dates: 2008 Reason: Medical/Dental Services		\$ 3,300
	Acct #: 409497542			

Record # 439536 B6F (Official Form 6F) (12/07) Page 1 of 10

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 16 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	SOMEDOLE 1 - OKEDITOK	_		BING SNOEGONED NON-1 N		_		OLAIMO			
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	O A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
3	Allstate Financial Services Bankruptcy Department 1050 E. Flamingo Rd., Las Vegas NV 89119-7427 Acct #: 06015955795			Dates: Reason:				\$ 150			
	Law Firm(s) Collection Agent	(s) F	Repi	resenting the Original Creditor							
	Credit Collection Services Bankruptcy Department Two Wells Ave. Newton MA 02459										
4	AT T Bankruptcy Dept PO Box 8212 Aurora IL 60572 Acct #: 9957015			Dates: 2008-2008 Reason: Collecting for Creditor				\$ 196			
	Law Firm(s) Collection Agent	(s) F	Repi	resenting the Original Creditor				'			
	Collection Company of America Bankruptcy Department 700 Longwater Dr. Norwell MA 02061		-								
5	AT&T Mobility Bankruptcy Department PO Box 6428 Carol Stream IL 60197 Acct #: 269129319			Dates: 2008 Reason: Utility Bills/Cellular Service				\$ 1,000			
6	Bar Management Attn: Bankruptcy Dept. 6408 N Western Ave Chicago IL 60645 Acct #: XXXXX4201			Dates: Reason:							

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 17 of 46 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHI	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Name, Mailing Address Including Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amoui Clai				
Attn: B PO BC Utica N	us Products and Services ankruptcy Dept. 0X 7060 NY 13501			Dates: 2003 Reason: Loan or Tuition for Education				\$ 8,	,000			
8 Capita Attn: B Po Box Richme	: 5620933980420100 Il One ankruptcy Dept. < 85520 ond VA 23285 : XXXXX4201			Dates: 2004-2009 Reason: Credit Card or Credit Use				\$	993			
9 CCS/F Attn: B 500 E Sioux	IRST NATIONAL BAN ankruptcy Dept. 60Th St N Falls SD 57104 : XXXXX4201			Dates: 2002-2005 Reason: Credit Card or Credit Use				\$	835			
800 Br Weste	E ankruptcy Dept. ooksedge Blvd rville OH 43081 : XXXXX4201			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 2,	756			
11 Comm Attn: S 2100 S Oak Bi	ystem Credit/BK Dept Swift Dr. Took IL 60523			Dates: Reason: Utility Bills/Cellular Service				\$	850			

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 18 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE F - CREDITOR	S H	OL	DING UNSECURED NON-PR		RI	ΓΥ	CLA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of laim
12 DirecTV Bankruptcy Department PO Box 78626 Phoenix AZ 85062 Acct #: 44728851			Dates: Reason: Utility Bills/Cellular Service				\$	850
	t(s) I	Reni	resenting the Original Creditor					
Nationwide Commercial, LP Attn: Bankruptcy Department 4700 Vesta Pkwy E Vestal NY 13850	•	-						
Disney Movie Club Bankruptcy Dept. PO Box 758 Neenah WI 54957 Acct #: XXXXX4201			Dates: 2009 Reason: Membership/Subscription				\$	150
Law Firm(s) Collection Agen	t(s) l	Rep	resenting the Original Creditor					
North Shore Agency Bankruptcy Department PO Box 8901 Westbury NY 11590		-						
14 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX4201			Dates: 2009 Reason: Notice Only				\$	0
	-							
ER Solutions, Inc. Bankruptcy Department PO Box 9007 Renton WA 98057			Dates: 2009 Reason: Credit Card or Credit Use				\$	400
Acct #: G 10516876								

Document Page 19 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla				
16 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX4201			Dates: 2009 Reason: Notice Only				\$	0			
17 Farmers Insurance Attn: Bankruptcy Dept. PO Box 948 Aurora IL 60507-0948 Acct #: XXXXX4201			Dates: Reason:				\$	150			

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Collection Services Bankruptcy Department Two Wells Ave. Newton MA 02459

First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: XXXXX4201	Dates: 2006-2009 Reason: Credit Card or Credit Use	\$ 335
First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: XXXXX4201	Dates: 2002-2005 Reason: Credit Card or Credit Use	\$ 573
20 Great American Finance Attn: Bankruptcy Dept. 205 W Wacker Dr Chicago IL 60606 Acct #: 100047414	Dates: 2008-2009 Reason: Personal Loan	\$ 2,423

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 20 of 46 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

SCHEDULE F - CREDITORS	S H	OL	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim							
21 Harris & Harris, Ltd. Bankruptcy Department 600 W. Jackson Blvd., #400 Chicago IL 60661-5636 Acct #: XXXXX4201			Dates: 2008 Reason: Credit Card or Credit Use				\$ 1,900							
22 Ingalls Memorial Hospital Bankruptcy Department 1 Ingalls Drive Harvey IL 60426 Acct #: 200701135226			Dates: 2007 Reason: Medical/Dental Services				\$ 350							
23 Jack Wright Attn: Bankruptcy Dept. 8955 S. Wood St Chicago IL 60643 Acct #: XXX-XX-4201			Dates: Reason:				\$ 3,000							
24 NCO Financial Bankruptcy Department PO Box 41448 Philadelphia PA 19101 Acct #: 5178052416370795			Dates: 2003 Reason: Credit Card or Credit Use				\$ 1,000							
25 North Shore Agency Bankruptcy Department PO Box 8901 Westbury NY 11590 Acct #: 2713990			Dates: Reason: Credit Card or Credit Use				\$ 150							

B6F (Official Form 6F) (12/07) Page 6 of 10

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 21 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	SCHEDULE F - CREDITORS			BING GNOLOGINED NON I				CLA	IIVIS
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of laim
26	Small Loans c/o GAFCO 205 West Wacker Dr. Chicago IL 60606			Dates: 2008 Reason: PayDay Loan				\$	500
	Acct #: 100047414 Law Firm(s) Collection Agent								
	Bankruptcy Department 205 West Wacker Drive Chicago IL 60606								
 ? 7	Sprint C/O Enhanced Recovery CORP 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 16168827			Dates: 2009 Reason: Collecting for Creditor				\$	600
	Law Firm(s) Collection Agent	(s) F	Repi	resenting the Original Creditor	I	1		1	
	Enhanced Recovery Corp. Bankruptcy Department 8014 Bayberry Road Jacksonville FL 32256	. /	•						
28	St. James Hospital Bankruptcy Department 2423 Interstate Plaza Drive Hammond IN 46324			Dates: Reason: Medical/Dental Services					
	Acct #: 0509014419								
29	Sullivan Urgent Aid Center Bankruptcy Department PO Box 87844 Carol Stream IL 60188 Acct #: 15 100805720101			Dates: Reason: Medical/Dental Services				\$	250

Document Page 22 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
30 Target NB Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX4201			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 1,082					
31 <u>TransUnion</u> Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX4201			Dates: 2009 Reason: Notice Only				\$ 0					
32 University Accounting Service Bankruptcy Department PO box 932 Brookfield WI 53008 Acct #: 33297339804201			Dates: 2006 Reason: Loan or Tuition for Education				\$ 4,000					
33 <u>US Cellular</u> Bankruptcy Department PO Box 7835 Madison WI 53707-7835 Acct #: 960419519			Dates: 2006 Reason: Utility Bills/Cellular Service				\$ 700					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Portfolio Recovery Associates Bankruptcy Department PO Box 12914 Norfolk VA 23541

34 US DEPT OF Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501	Dates: 2001-2009 Reason: Loan or Tuition for Education	\$ 3,569
Acct #: 3398042011		

Document Page 23 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christel Aleisha Rogers / Debtor

In re

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
35 US DEPT OF Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 3398042012			Dates: 2002-2009 Reason: Loan or Tuition for Education				\$ 118,150

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Direct Loans
Bankruptcy Department
PO Box 530260
Atlanta GA 303530260

36 Valentine & Kebartas, Inc. Bankruptcy Department PO Box 325 Lawrence MA 01842 Acct #: 009278615015001	Dates: Reason: Credit Card or Credit Use	\$ 450
37 Wells Fargo Bankruptcy Dept PO Box 30086 Los Angeles CA 90030 Acct #: 50237590047479021	Dates: 2007 Reason:	\$ 900
38 WFF Cards Attn: Bankruptcy Dept. 3201 N 4Th Ave Sioux Falls SD 57104 Acct #: XXXXX4201	Dates: 2006-2009 Reason: Credit Card or Credit Use	\$ 3,079

B6F (Official Form 6F) (12/07) Page 9 of 10

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 24 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
39 WFNNB / EXPRESS Bankruptcy Dept Po Box 330066 Northglenn CO 80233 Acct #: 35486385			Dates: 2007 Reason: Unknown Credit Extension				\$ 400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance LLC Bankruptcy Department PO Box 2036 Warren MI 48090

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 163,491.00

Document Page 25 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 439536 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 26 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 439536 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Single						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Unemployed					
Name of Employer:						
Years Employed						
Employer Address:						
City, State, Zip	,	,				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 0.00	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS		·		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00		
b. Insurance	\$ 0.00	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
8. Income from real property	\$ 0.00	\$ 0.00		
9. Interest and dividends	\$ 0.00	\$ 0.00		
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00		
for the debtor's use or that of dependents listed above. 11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00		
12. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income (Specify:) Child Support & &	\$ 514.22	\$ 0.00		
Unemployment Income	\$ 1,941.36	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,455.58	\$ 0.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,45	5.58		
f there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 439536 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKRUPTEN COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT	EXPENSES OF	INDIVIDUA	AL DEBTOR(S)
Complete this schedule by estimating the average mo payments made bi-weekly, quarterly, semi-annually, or annually, or ann	nthly expenses of the debtor		<u> </u>	-
Check box if joint petition is filed & debtor's spouse mainta	ains a separate household. Con	mplete a separate sch	edule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home	e)		\$ 1,148.00
a. Real Estate taxes included? [x] Yes []		rance included?	[] Yes [x] No	, , , , ,
Utilities: a. Electricity and Heating Fuel	, ,			\$ 60.00
b. Water, Sewer, Garbage				\$ -
c. Cellphone, Internet				\$ -
d. Other Home Phone and Cab	le Television			\$ 135.00
3. Home Maintenance (repairs and upkeep)				\$ -
4. Food				\$ 400.00
5. Clothing				\$ 35.00
6. Laundry and Dry Cleaning				\$ 45.00
7. Medical and Dental Expenses				\$ 15.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fe	es/Licenses, R	epair, Bus/Train	\$ 245.00
9. Recreation, Clubs and Entertainment, Newsp			•	\$ 40.00
10. Charitable Contributions				\$ -
11. Insurance (not deducted from wages or include a. Homeowner's or Renter's	ded in home mortgage	payments)		\$ 110.00
b. Life				\$ -
c. Health				\$ -
d. Auto				\$ 90.00
e. Other				\$-
12. Taxes (not deducted from wages or included	in home mortgage nav	ments)		Ψ
(Specify) Federal or State Tax Repayment		•		\$ -
13. Installment Payments: (In Chapter 11, 12, an			ncluded in plan)	
a. Auto	a 10 odobo, do not not p	oaymonto to bo	ioladda iir piari)	\$ -
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$-
14. Alimony, maintenance and support paid to ot				\$ -
15. Payments for support of additional dependen	• •			\$-
16. Regular expenses from operation of business	s, profession, or farm (a	ttach detailed sta	atement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mag- Eyecare, Meds Postage/Bankii	,	Childcare & Babysitting	Pet Care:	
\$105.00 \$15.00	\$0.00	\$ -	\$ -	\$120.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relations)		ary of Schedules and	if applicable, on	\$ 2,443.00
19. Describe any increase/decrease in expenditu	res anticipated to occu	r within the year	following the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly i	ncome from Line	15 of Schedule I	\$ 2,455.58
	b. Average monthly	expenses from Li	ne 18 above	\$ 2,443.00
	c. Monthly net incom	•		\$ 12.58
	d. Total amount to be	paid into plan m	onthly	\$ -
		•	•	

Record #: 439536 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 29 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/12/2009 /s/ Christel Aleisha Rogers
Christel Aleisha Rogers

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 30 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$15,816 2008: \$11,914 2007: \$15,811	Employment	
NONE	Spouse		
	AMOUNT	SOURCE	

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 31 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

STATEMENT OF FINANCIAL AFFAIRS

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009: \$12,831 YTD Unemployment Benefits

2008: \$846 2007: \$10,998 2009: \$3,710 YTD

2008: \$5,656 2007: \$6,171 **Child Support**

NONE

Spouse

AMOUNT	SOURCE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods o services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
GMAC Mortgage LLC 3451 Hammond Avenue Waterloo IA 50702	Monthly	\$858/monthly	\$109,323
Jack Wright 8955 S. Wood Chicago, II 60643	Monthly	\$269/monthly	\$3,000

Document Page 32 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

Name and Address of Person

for Whose Benefit Property

was Seized

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made we days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing	
creditors who are or were inside	rs. (Married debtors filing under cha	preceding the commencement of this ca oter 12 or chapter 13 must include payme e separated and a joint petition is not filed	ents be either or both	
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing	
List all lawsuits & administrative this bankruptcy case. (Married of	proceedings to which the debtor is o	, GARNISHMENTS AND ATTACHMENT r was a party within 1 (one) year immedia opter 13 must include information concerned and a joint petition is not filed.)	itely preceding the filing of	
CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AGENCY AND LOCATION	STATUS OF DISPOSITION	

PFG Record # 439536 B7 (Official Form 7) (12/07) Page 3 of 12

Description

and Value

of Property

Date

of

Seizure

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 33 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

STATEMENT	OF FINIA	NICIAI	VEEVIDE
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NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, If Any Date of Gift Description and Value of Gift

PFG Record # 439536

B7 (Official Form 7) (12/07) Page 4 of 12

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 34 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars

Rental Property Loss -\$3,805 2008 -\$16,888 2007

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and
Address
of PayeeDate of Payment,
Name of Payer if
Other Than DebtorAmount of Money or
Description and
Value of PropertyLaw Offices of Peter2009Payment/Value: \$1,400.00

Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name andDate of Payment,
AddressAmount of Money or
description and
Value of PropertyMMI/CCCS2009\$50.00

9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 35 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

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C A L M L N I	OF FINANCIA	

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Institution Final Balance Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank Names & Addresses of Those With Description of Other Depository Access to Box or depository Contents Surrender, if Any

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 36 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINA	MIOIAL AI I AINO	
13. SETOFFS:			
of this case. (Married debtors	ereditor, including a bank, against a debt or d s filing under chapter 12 or chapter 13 must i less the spouses are separated and a joint p	nclude information concerning either or bo	-
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
	ELD FOR ANOTHER PERSON: other person that the debtor holds or control	S.	
Name and Address of Owner	Description and Value of Property	Location of Property	
Jack Wright 8955 W. Wood Chicago, II 60643	2003 Chevy Impala. Debtor pays Mr. Wright \$269/mo for car. Debtor will make 12 more payments, then car will be turned over to debtor	Debtor has and drives auto	
15. PRIOR ADDRESS OF D	EBTOR(S):		
	ree (3) years immediately preceding the con and vacated prior to the commencement of the		
Address	Name Used	Dates of Occupancy	
16. SPOUSES and FORMER	R SPOUSES:		
Louisiana, Nevada, New Mex	ed in a community property state, commonwokico, Puerto Rico, Texas, Washington, or Widentify the name of the debtor's spouse and	sconsin) within eight (8) years immediately	preceding the

Document Page 37 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

Χ

NONE

X

number.

Name and Address of

Governmental Unit

Christel Aleisha Rogers, Debtor

	STATEMENT OF FINA		
7. ENVIRONMENTAL INFOR	RMATION:		
or the purpose of this question	on, the following definitions apply:		
oxic substances, wastes or m	ny federal, state, or local statute or regulation aterial into the air, land, soil surface water, soing the cleanup of the these substances, was	ground water, or other medium, i	
	ility, or property as defined under any Enviro ing, but not limited to, disposal sites.	onmental Law, whether or not pre	esently or formerly owned or
	anything defined as a hazardous waste, haz	ardous or toxic substances, pollu	tant, or contaminant, etc. und
environmental Law.			
7a. List the name and addres	ss of every site for which the debtor has rece	aived nation in writing by a gaven	
		eiveo nonce in willing by a dover	nmental unit that it may be lia
'	violation of an Environmental Law. Indicate		
Environmental Law:	violation of an Environmental Law. Indicate	e the governmental unit, the date	
	Name and Address		
Environmental Law: Site Name and Address		e the governmental unit, the date	of the notice, and, if known, t
Site Name	Name and Address	e the governmental unit, the date Date	of the notice, and, if known, t Environmental
Site Name and Address 7b. List the name and addres	Name and Address of Governmental Unit	Date of Notice	of the notice, and, if known, t Environmental Law
Site Name and Address 7b. List the name and addres	Name and Address of Governmental Unit	Date of Notice	of the notice, and, if known, t Environmental Law
Site Name and Address 7b. List the name and addres	Name and Address of Governmental Unit	Date of Notice	of the notice, and, if known, t Environmental Law
Site Name and Address 7b. List the name and addres	Name and Address of Governmental Unit as of every site for which the debtor provided the sental unit to which the notice was sent and	Date of Notice d notice to a governmental unit of the date of the notice.	of the notice, and, if known, t Environmental Law f a release of Hazardous

debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Status of

Disposition

PFG Record # 439536 B7 (Official Fo

Docket

Number

Filed 08/12/09 Case 09-29586 Doc 1 Entered 08/12/09 17:33:44 Desc Main

Document Page 38 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

Name & Last Four Digits of

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STATE	/I L RI I	<i>(</i>) L	NI		
				4	

NON	E
X	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

	3oc. Sec. No./Complete EIN or		of	and
	Other TaxPayer I.D. No.	Address	Business	Ending Dates
NE	b. Identify any business listed in sul	odivision a., above, that is "single a	asset real estate" as defined in 11 US	SC 101.
(, ,	, ,		
	Name	Address		



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

and

Document Page 39 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
	duals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy	case have audited the books
Name	Address	Dates Services Rendered	
	luals who at the time of the commencement o books of account and records are not availab		books of account and record
Name	Address		
	utions, creditors and other parties, including man two (2) years immediately preceding the constant Date Issued		on a manda statement was
20. INVENTORIES List the dates of the last tw the dollar amount and basis	o inventories taken of your property, the nam	e of the person who supervised the	taking of each inventory, and
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
	<u> </u>	·	
b. List the name and addre	Name and Addresses of Custodian of Inventory Records	cords of each of the inventories repo	rted in a., above.
Date of Inventory 21. CURRENT PARTNER	Name and Addresses of Custodian	DLDERS:	rted in a., above.

Document Page 40 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF F	FINANCIAL AFFAIRS	
21b. If the debtor is a corporation, controls, or holds 5% or more of the		corporation; and each stockholder who directive corporation.	ctly or indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAR	EHOLDERS:	
If the debtor is a partnership, list the	e nature and percentage of part	nership interest of each member of the partr	nership.
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, immediately preceding the comme Name and Address	•	e relationship with the corporation terminate Date of Termination	d within one (1) year
23. WITHDRAWALS FROM A PAI		N BY A COPORATION:	ncluding compensation
form, bonuses, loans, stock redem	ptions, options exercised and ar	ny other perquisite during one year immediat	tely preceding the
form, bonuses, loans, stock redem commencement of this case. Name and Address of	Date and	ny other perquisite during one year immediat Amount of Money or	tely preceding the
form, bonuses, loans, stock redem commencement of this case. Name and Address of		ny other perquisite during one year immediat	ely preceding the
form, bonuses, loans, stock redern commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUlf the debtor is a corporation, list the	Date and Purpose of Withdrawal JP: ne name and federal taxpayer ide	Amount of Money or Description and value of Property entification number of the parent corporation	of any consolidated gr
form, bonuses, loans, stock redern commencement of this case. Name and Address of Recipient, Relationship to Debtor 24. TAX CONSOLIDATION GROUlf the debtor is a corporation, list the	Date and Purpose of Withdrawal JP: ne name and federal taxpayer ide	ny other perquisite during one year immediat Amount of Money or Description and value of Property	of any consolidated gr

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 41 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/12/2009

/s/ Christel Aleisha Rogers

Christel Aleisha Rogers

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 42 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: CitiMortgage Inc.	Describe Property Securing Debt: 10600 S. Emerald Ave., Chicago IL 60628. Rental property. (SURRENDER)
Attn: Bankruptcy Dept. Po Box 9438	
Gaithersburg MD 20898	
Property will be (check one):	
■Surrendered □F	Retained
If retaining the property, I intend to (check at I	least one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Dranarty No. 2	1
Property No. 2 Creditor's Name:	Describe Property Securing Debt:
Cook County Treasurer's Office	10600 S. Emerald Ave., Chicago IL 60628. Rental property.
Bankruptcy Dept 118 N. Clark Rm 112	
Chicago IL 60602	
Property will be (check one):	
■Surrendered □I	Retained
If retaining the property, I intend to (check at I	east one):
□Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 43 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers / Debtor

DEBTO	R'S STATEMENT OF INTENTION			
Property No. 3 Creditor's Name: GMAC Mortgage LLC Attn: Bankruptcy Dept. 3451 Hammond Avenue Waterloo IA 50702	Describe Property Securing Debt: 943 Olive Road 4A Homewood, IL 60430 - (Debtors primary residence)			
Property will be (check one):				
□Surrendered	Retained			
If retaining the property, I intend to (check a □Redeem the property ■Reaffirm the debt	at least one):			
□Other. Explain 522(f)).	(for example, avoid li	en using 110 U.S.C. §		
Property is (check one):				
■Claimed as exempt	□Not claimed as exempt			
• • •	oject to unexpired leases. (All three columed lease. Attach additional pages if necess			
Lessor's Name:	Describe Property Securing Debt:	Lease will be		
NONE		assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 08/12/2009 /s/ Christel Aleisha Rogers

Christel Aleisha Rogers

X Date & Sign

Case 09-29586 Doc 1 Filed 08/12/09 Entered 08/12/09 17:33:44 Desc Main Document Page 44 of 46

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$1,400

\$1,400

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 08/12/2009 /s/ Ross T Brand

Attorney Name: Ross T Brand LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6294886

Document Page 45 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christel Aleisha Rogers, Debtor

VERIFIC	ATION	OF	CREDIT	MΔ	TRIY
V LIXII IC	AIIUI	OI.	CIXEDII		

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/12/2009

/s/ Christel Aleisha Rogers
Christel Aleisha Rogers

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 08/12/2009 /s/ Christel Aleisha Rogers

Christel Aleisha Rogers

~

Sign & Date Here



Sign & Date Here

Dated: 08/12/2009 /s/ Ross T Brand

Attorney: Ross T Brand Bar No: 6294886

PFG Record # 439536